

Information to identify the case:

Debtor 1	<u>Mina Kyung Chang</u>	Social Security number or ITIN	xxx-xx-4842
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-13059-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mina Kyung Chang
aka Kyung Chang, aka Mina Chang

8/16/17

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Mina Kyung Chang
 Debtor

Case No. 17-13059-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 13

Date Rcvd: Aug 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2017.

db +Mina Kyung Chang, 216 4th Street, 1st Floor, Palisades Park, NJ 07650-3052
 516650311 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: A H F C, 201 Little Falls Dr, Wilmington, DE 19808)
 516650315 CMRE Financial Services Inc., 3075 E. Imperial Highway, Suite 200, Brea, CA 92821-6753
 516650317 +KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
 516650318 Memorial Hermann, Patient Business Services, P.O. Box 4370, Houston, TX 77210-4370
 516650319 Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
 516650320 +Wilmington Trust, NA, c/o KML Law Group, PC, 216 Haddon Avenue, Suite 406,
 Collingswood, NJ 08108-2812

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 16 2017 23:17:58 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 16 2017 23:17:55 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516650312 +EDI: TSYS2.COM Aug 16 2017 23:03:00 Barclays Bank Delaware, 125 S West St,
 Wilmington, DE 19801-5014
 516650313 EDI: CAPITALONE.COM Aug 16 2017 23:03:00 Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238
 516650314 +EDI: CHASE.COM Aug 16 2017 23:03:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 516650316 +EDI: DISCOVER.COM Aug 16 2017 23:03:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 18, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2017 at the address(es) listed below:

Daniel V Remer on behalf of Debtor Mina Kyung Chang dremer@ligalaw.com,
 dremer@ecf.courtdrive.com;sliga@ligalaw.com
 Denise E. Carlon on behalf of Creditor Wilmington Trust, National Association, not in its
 individual capacity, but solely as trustee for VM Trust Series 3, a Delaware Statutory Trust
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Nicholas J. Delzotti on behalf of Trustee Nicholas J. Delzotti nick9151@aol.com,
 NJ58@ecfcbis.com
 Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com
 U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5